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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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(use as many sheets as necessary)

**Complete if Known**

Application Number	10/622,832
Filing Date	07/21/2003
First Named Inventor	Danne L. BUCHANAN et al.
Art Unit	3692
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0107

Sheet 1 of 1

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

**UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Application Document Serial Number-Kind Code <sup>2</sup> (if known)	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code* Number* Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
	E1	JP - 10-187861	07-21-1998	IBM		A
	E2	JP - 11-272763	10-08-1999	NTT DATA CORP.		A

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
	E3	Unknown, TBD-ACC-No: NN9104328 published on 4/01/1991, Integrated automatic coin banking system, IBM Technical Disclosure Bulletin, Vol. 33, Issue 11, pp. 328-329.	
	E4	Unknown, Transaction completion code based on digital signature, TBD-ACC-NO. NN85081109, 8/01/1985, Vol. 28, Issue 3, pp. 1109-1122.	
	E5	JOSEPHSON, "Electronic cheque processing method for bank - involves transmitting return notification relating to list of potentially returnable cheques from payer bank to presenting bank." SERWENT-ACC-NO: 1998-427151, published on 07/21/1998.	

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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST 3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST 16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing the burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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